

Fill in this information to identify the case:

Debtor 1 Lailuma Laily Ehson

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Eastern District of Virginia
(State)

Case number 17-11101-BFK

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: WEI Mortgage Corporation Court claim no. (if known): 11

Last 4 digits of any number you use to identify the debtor's account: XXXXXX3466 Date of payment change:
Must be at least 21 days after date of this notice July 1, 2020

New total payment: \$ 1,755.96
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 563.20 New escrow payment: \$ 542.59

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Lailuma Laily Ehson

Case number (if known) 17-11101-BFK

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Nisha R. Patel

Signature

Date 5/11/2020

Print: Nisha R. Patel
First Name Middle Name Last Name

Title Attorney for Creditor

Company Samuel I. White, P.C.

Address 1804 Staples Mill Road Suite 200
Number Street

Richmond, VA 23230
City State ZIP Code

Contact phone (804) 290-4290

Email npatel@siwpc.com

CERTIFICATE OF SERVICE

I certify that on May 11, 2020, the foregoing Notice of Payment Change was served via CM/ECF on Thomas P. Gorman, Trustee, and Daniel M. Press, Counsel for Debtor, at the email addresses registered with the Court, and that a true copy was mailed via first class mail, postage prepaid, to Lailuma Laily Ehson, Debtor, 7211 Sumpter Ln, Springfield, VA 22150.

/s/ Nisha R. Patel

Nisha R. Patel, Esquire
Samuel I. White, P. C.

P.O. Box 8068 | Virginia Beach, VA 23450

Statement Date: 04/27/2020

LAILUMA L EHSON
C/O DANIEL M PRESS ATTY
6718 WHITTIER AVE STE 200
MCLEAN VA 22101-4531

Annual Escrow Account Disclosure Statement	
Loan Number:	
Review Period:	07/2019 to 06/2020
Escrow Surplus/Shortage:	\$-182.04

Current Mortgage Payment	
Principal and/or Interest:	\$1,213.37
Escrow (Taxes and/or Insurance):	\$517.84
Prorated Shortage:	\$45.36
Total Monthly Payment:	\$1,776.57

New Mortgage Payment	
Principal and/or Interest:	\$1,213.37
Escrow (Taxes and/or Insurance):	\$527.42
Prorated Shortage:	\$15.17
Total New Monthly Payment	\$1,755.96
Effective Due Date:	07/01/2020

Contact Us	
Customer Service/Pay-by-Phone	
1.855.876.9205*	
*Calls are randomly monitored and recorded to ensure quality service.	
Hours	
Monday - Friday: 8 a.m. to 10 p.m. EST	
Saturday: 8 a.m. to 3 p.m. EST	
Website: www.ArcHomeLoans.myloancare.com	

Autodraft Customers: If your mortgage payment amount has changed, we'll adjust your payment for you.

Online Bill Payment Customers: If your mortgage payment amount has changed, you will need to contact your financial services provider to adjust your payment.

Account History					
The following statement of activity in your escrow account from 07/2019 through 06/2020 displays actual activity as it occurred in your escrow account during that period. If your loan was transferred by another mortgage servicer, the prior projection information may not be included below.					
Month	Activity	Projected Amount	Actual Amount	Projected Escrow Balance	Actual Escrow Balance
	Starting Balance			\$3,624.93	\$2,666.23
July	Deposit	\$517.84	\$0.00	\$4,142.77	\$2,666.23
July	County Tax Disbursement	\$2,275.16	\$2,374.53*	\$1,867.61	\$291.70
August	Deposit	\$517.84	\$563.20*	\$2,385.45	\$854.90
September	Deposit	\$517.84	\$563.20*	\$2,903.29	\$1,418.10
October	Deposit	\$517.84	\$563.20*	\$3,421.13	\$1,981.30
November	Deposit	\$517.84	\$563.20*	\$3,938.97	\$2,544.50
November	County Tax Disbursement	\$2,275.16	\$2,374.50*	\$1,663.81	\$170.00
December	Deposit	\$517.84	\$563.20*	\$2,181.65	\$733.20
December	Hazard Insurance Disbursement		\$1,580.08*	\$2,181.65	\$-846.88
January	Deposit	\$517.84	\$563.20*	\$2,699.49	\$-283.68
January	Hazard Insurance Disbursement	\$1,663.81	-	\$1,035.68	\$-283.68
February	Deposit	\$517.84	\$563.20*	\$1,553.52	\$279.52
March	Deposit	\$517.84	\$563.20*	\$2,071.36	\$842.72
April	Deposit	\$517.84	\$1,126.40*E	\$2,589.20	\$1,969.12
May	Deposit	\$517.84	\$563.20*E	\$3,107.04	\$2,532.32
June	Deposit	\$517.84	\$563.20*E	\$3,624.88	\$3,095.52
	Total Deposits	\$6,214.08	\$6,758.40		
	Total Disbursements	\$6,214.13	\$6,329.11		
Account Balance as of 06/30/2020					\$3,095.52

An asterisk (*) appearing next to the amount indicates a difference from projected activity either in the amount or the date. The letter "E" next to an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur on the date shown.

See reverse side for additional important information.

LAILUMA L EHSON
C/O DANIEL M PRESS ATTY
6718 WHITTIER AVE STE 200
MCLEAN VA 22101-4531

Please return this portion with your payment.

Loan Number: [REDACTED]

Shortage Amount	
Due by 07/01/2020	\$-182.04
Shortage Payment Submitted - Payment Will Be	Shortage Payment Not Submitted - Payment Will Be
\$1,740.79	\$1,755.96

Please make checks payable to:

ARC HOME LLC
PO BOX 37628
PHILADELPHIA, PA 19101-0628

If you prefer to pay your escrow shortage of \$-182.04 in lump sum, please make your check payable to Arc Home LLC and return this coupon. Your new mortgage payment would then be \$1,740.79. Please include your loan number on your check, and send to: Arc Home LLC, P.O. Box 37628, Philadelphia, PA 19101-0628.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$6,214.13. Your lowest monthly mortgage loan balance should not have exceeded \$1,035.68, which is either 1/6 (also equal to no more than two months) of the total projected payments from the account as required by federal law or the reasonable amount required by state law or the amount required by the mortgage contract. Your actual lowest monthly balance was equal to or greater than \$-846.88. The items with an asterisk on your Account History may explain this. For further explanation, call our toll-free number shown under the Contact Us section on this statement.

Total Anticipated Annual Disbursement

These are the escrow items we anticipate to collect for or pay on your behalf in the upcoming 12-month period. The dollar amount shown may be the last amount paid for that item, or we may project the amount due as defined by federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
County Tax Disbursement	\$2,374.50	July 2020	Hazard Insurance Disbursement	\$1,580.08	January 2021
County Tax Disbursement	\$2,374.50	November 2020			
Total Anticipated Annual Disbursement = \$6,329.08					

Account Projections

The following information covers your projected escrow account activity from 07/2020 to 06/2021. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The required Escrow Account Balance displays the amount actually required to be on hand as specified by federal law, state law, or your mortgage documents, and may include a cushion of up to one-sixth of your annual disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow analysis cycle.

Month	Projected Payments		Disbursements		Projected Escrow		Required Escrow	
	Projected		Projected	Description	Account Balance		Account Balance	
				<i>Beginning Balance</i>	\$3,095.52		\$3,691.98	
July	\$527.42		\$2,374.50	County Tax Disbursement	\$1,248.44		\$1,844.90	
August	\$527.42				\$1,775.86		\$2,372.32	
September	\$527.42				\$2,303.28		\$2,899.74	
October	\$527.42				\$2,830.70		\$3,427.16	
November	\$527.42		\$2,374.50	County Tax Disbursement	\$983.62		\$1,580.08	
December	\$527.42				\$1,511.04		\$2,107.50	
January	\$527.42		\$1,580.08	Hazard Insurance Disbursement	\$458.38		\$1,054.84	
February	\$527.42				\$985.80		\$1,582.26	
March	\$527.42				\$1,513.22		\$2,109.68	
April	\$527.42				\$2,040.64		\$2,637.10	
May	\$527.42				\$2,568.06		\$3,164.52	
June	\$527.42				\$3,095.48		\$3,691.94	

Your Projected Escrow Account Balance as of 06/30/20 is \$3,095.52. Your Required Beginning Escrow Balance according to this analysis should be \$3,691.98. This means you have a shortage of \$-182.04. Per federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. **We will collect the shortage over 12 months.** Once during this period, your Required Escrow Account Balance should be reduced to \$1,054.84, as shown in January. This amount represents the cushion selected as allowed by your mortgage contract, federal and state law.

Balance Your Escrow Account

Each year your account is reviewed to make sure there is enough money to pay your property taxes and/or insurance. To do that, federal law allows us to require a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months. The payments made to and from your escrow account last year help predict your account activity for next year. Last year's activity also helps predict what your lowest account balance is likely to be. To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to deposit additional funds or if we will provide a refund.

\$1,054.84	Your minimum required balance
\$458.38	Your projected lowest account balance for January
\$-182.04	Your escrow account surplus/shortage



P.O. Box 8068 | Virginia Beach, VA 23450

Understanding Your Escrow Changes

Over the past few years, we've worked to simplify our escrow statement. Now, understanding your escrow information is even easier. In this letter, we're breaking down your statement even further to explain the changes in your escrow account information.



Read ahead to see your escrow payment breakdown and your projected disbursements



Get answers to some of our most frequently asked questions about escrow accounts



See how to view your escrow information online

Your Payment Information

Your current total monthly mortgage payment is \$1,776.57. Your total amount due will change by \$20.61. Your new total monthly payment will be \$1,755.96, effective 07/01/2020.

Your Escrow Shortage

Your projected escrow account balance as of 06/30/20 is \$3,095.52. Your required beginning escrow balance according to this analysis should be \$3,691.98. This means you have a shortage of \$182.04.



A surplus or shortage in your escrow account commonly occurs when:

- > The projected amount at closing increases or decreases
- > Your property taxes increase or decrease
- > Your homeowners insurance increases or decreases
- > You change your homeowners insurance company
- > We pay delinquent taxes on your behalf

If you have questions about an increase in your property taxes or insurance premiums, please contact your local taxing authority or insurance agent.

To Pay Your Shortage

As referenced above, your shortage is \$182.04. If you choose to pay your shortage in full, please detach and enclose the stub at the bottom of your analysis statement along with your payment and mail to:

PO BOX 37628
PHILADELPHIA, PA 19101-0628

Once we receive your payment and apply it to your loan, your payment will be adjusted.

Although you've paid your shortage in full, the amount of your payment may still change. Your escrow collections over the next 12 months may be increased to ensure enough funds are collected to pay your future taxes and insurance.

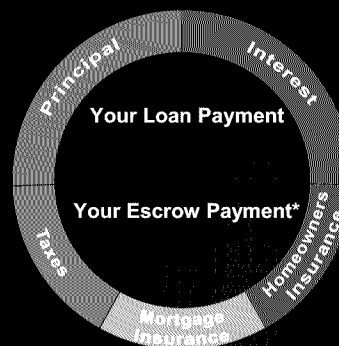
If you choose not to pay your shortage in full, we will collect the shortage over 12 months.

FREQUENTLY ASKED QUESTIONS

I thought I had a fixed rate. Why did my payment change?

Your mortgage payment is made up of two parts: your loan payment (principal and interest) and your escrow payment (taxes and insurance). Your loan payment does not increase or decrease unless you have an adjustable rate mortgage (ARM). The portion of your monthly mortgage payment that goes toward escrows (taxes, homeowners and/or mortgage insurance) will change based on your projected amounts due to be paid.

Your Mortgage Payment



* Your escrow payment may consist of the items in the three categories shown in gray.

Please note: this chart is provided for demonstration purposes only and is not intended to represent the specific amount you have in each category.

Why is there extra money in my escrow account?

Your escrow account makes sure you have money set aside to pay the necessary taxes and insurance.

A certain amount of the funds in your escrow account are designated to help keep your account from going negative. We call that an escrow cushion.

Think of your cushion as overdraft protection for your escrow account. Your cushion is designed to help offset any small changes in your tax and/or insurance bills. This helps lessen the burden of an escrow shortage when your escrow analysis is completed. Cushions typically cannot be waived or removed.



P.O. Box 8068 | Virginia Beach, VA 23450

Check Your Information OnlineVisit www.ArcHomeLoans.myloancare.com to:

- > View your current escrow account balance
- > View your payment information
- > View your estimated tax disbursement amounts
- > View your insurance premiums
- > Enroll for email notifications when escrow disbursements are made

If You Need Assistance

Our representatives are ready to assist you should you need further information or have additional questions or concerns. Call 1.855.876.9205 Monday-Friday, 8:00 A.M.-10:00 P.M. Eastern Time, and Saturday, 8:00 A.M.-3:00 P.M. Eastern Time.

Sincerely,

Escrow Department
Arc Home LLC
NMLS ID 2916

This summary is not a substitute for the Annual Escrow Account Disclosure Statement and it is important that you still review the enclosed Annual Escrow Account Disclosure Statement in its entirety.

TO THE EXTENT THE FAIR DEBT COLLECTION PRACTICES ACT (FDCPA) IS APPLICABLE, PLEASE BE ADVISED THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

How can I lower my escrow?

You may seek additional insurance quotes while maintaining the required coverage. You may contact your taxing authorities and ensure that you have taken advantage of all applicable exemptions. If you are able to reduce the cost of your insurance and/or are approved for an exemption, please make sure to provide us updated information.

Can I prepay my escrow so that my payments don't change?

No. You are required to pay 1/12th of each escrowed item monthly with your principal and interest payment.